

## Information to identify the case:

Debtor 1:	<b>Denisse H. Morris</b>	Social Security number or ITIN:	xxx-xx-8581
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Andrew S. Morris</b>	Social Security number or ITIN:	xxx-xx-1945
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/15/16
Case number:	<b>16-21684-JKS</b>	Date case converted to chapter:	7 5/25/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Denisse H. Morris	Andrew S. Morris
2. All other names used in the last 8 years		
3. Address	91 Maple Street Kearny, NJ 07032	91 Maple Street Kearny, NJ 07032
4. Debtor's attorney Name and address	Glenn R Reiser LoFaro and Reiser, LLP 20 Court Street Hackensack, NJ 07601	Contact phone (201) 498-0400
5. Bankruptcy trustee Name and address	Donald V. Biase Biase Associates 110 Allen Road, Suite 304 Basking Ridge, NJ 07920	Contact phone (973) 618-1008

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 6/6/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>July 9, 2018 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 9/7/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Denisse H. Morris  
 Andrew S. Morris  
 Debtors

Case No. 16-21684-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

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 Total Noticed: 42

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db/jdb  
 516238104 +Denisse H. Morris, Andrew S. Morris, 91 Maple Street, Kearny, NJ 07032-1915  
 +ATT Mobility, Attn: Southwest Credit Systems, 4120 International Pkwy, #1100,  
 Carrollton, TX 75007-1958  
 516238108 Cach LLC, PO Box 5890, Littleton, CO 80127  
 516238113 DSNB/Macys, PO Box 8218, Monroe, OH 45050  
 516449285 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516295130 +Ford Motor Credit Company, LLC, Morgan, Bornstein and Morgan, 1236 Brce Road, Suite K,  
 Cherry Hill NJ 08034-3229  
 516440744 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 516238126 +New Jersey Division of Taxation, Compliance and Enforcement, Bankruptcy Unit,  
 50 Barrack St., PO Box 245, Trenton, NJ 08608-2006  
 516243916 +Petro, Inc., c/o Mullooly Jeffrey Rooney Flynn, LLP, 6851 Jericho Tpke PO Box 9036,  
 Syosset, NY 11791-9036  
 516238127 Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 516238125 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245)  
 516471172 +The Bank of NY Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516238129 +The Bank of New York Mellon, Corporate Headquarters, 225 Liberty Street,  
 New York, NY 10286-0001  
 516238131 The Bank of New York Mellon, Attn: Parker McCay P.A., 9000 Midlantic Drive, Suite 300,  
 Mount Laurel, NJ 08054-1539  
 516933702 +The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516238132 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 516238133 +The Bureaus, Inc., 1717 Central Street, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: greiser@new-jerseylawyers.com Jun 07 2018 00:34:22 Glenn R Reiser,

LoFaro and Reiser, LLP, 20 Court Street, Hackensack, NJ 07601  
 tr +E-mail/Text: dbiase@iq7technology.com Jun 07 2018 00:37:10 Donald V. Biase,  
 Biase Associates, 110 Allen Road, Suite 304, Basking Ridge, NJ 07920-4500  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516238106 EDI: BMW.COM Jun 07 2018 11:59:00 BMW Bank of North America, P.O. Box 78066,  
 Phoenix, AZ 85062-8066  
 516238105 +EDI: BANKAMER.COM Jun 07 2018 12:00:00 Bank of America Home Loans Servicing, LP,  
 PO Box 15222, Wilmington, DE 19886-5222  
 516293852 EDI: RECOVERYCORP.COM Jun 07 2018 11:51:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 517323190 +EDI: PRA.COM Jun 07 2018 11:49:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 516238107 +EDI: RESURGENT.COM Jun 07 2018 11:59:00 Cach LLC, 4340 S. Monaco Street, Unit 2,  
 Denver, CO 80237-3485  
 516238109 EDI: CAPITALONE.COM Jun 07 2018 11:59:00 Capital One, Bankruptcy Claims Servicer,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 516238110 EDI: CAPITALONE.COM Jun 07 2018 11:59:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 516238111 +EDI: CAPITALONE.COM Jun 07 2018 11:59:00 Capital One Bank, Corporate Headquarters,  
 1680 Capital One Drive, Mc Lean, VA 22102-3407  
 516291618 EDI: CAPITALONE.COM Jun 07 2018 11:59:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516238112 EDI: CAPITALONE.COM Jun 07 2018 11:59:00 Capital One Bank USA, 1500 Capital One Drive,  
 Richmond, VA 23238  
 516238114 EDI: FORD.COM Jun 07 2018 11:51:00 Ford Motor Credit, PO Box 537901,  
 Livonia, MI 48153-7901  
 516238116 +EDI: FORD.COM Jun 07 2018 11:51:00 Ford Motor Credit, PO Box 542000,  
 Omaha, NE 68154-8000  
 516238115 +EDI: FORD.COM Jun 07 2018 11:51:00 Ford Motor Credit, PO Box 220564,  
 Pittsburgh, PA 15257-2564  
 516238117 EDI: HFC.COM Jun 07 2018 12:00:00 Household Bank Mastercard, PO Box 17051,  
 Baltimore, MD 21297-1051  
 516238119 EDI: IRS.COM Jun 07 2018 12:01:00 Internal Revenue Service,  
 955 S. Springfield Avenue, Building A, Springfield, NJ 07081  
 516238120 +EDI: CHASE.COM Jun 07 2018 11:59:00 JPM Chase, 370 S. Cleveland Avenue #0H1-1073,  
 Westerville, OH 43081-8917

District/off: 0312-2

User: admin  
Form ID: 309A

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Total Noticed: 42

Date Rcvd: Jun 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516238121 E-mail/Text: BKRMailOPS@weltman.com Jun 07 2018 00:35:19 Kay's Jewelers, PO Box 740425, Cincinnati, OH 45274-0425  
516238122 +EDI: TSYS2.COM Jun 07 2018 11:58:00 Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
516238123 +E-mail/PDF: bankruptcy@ncfsi.com Jun 07 2018 00:31:36 New Century Financial Services, 2 Ridgedale Avenue, Suite 104, Cedar Knolls, NJ 07927-1118  
516238124 +E-mail/PDF: bankruptcy@ncfsi.com Jun 07 2018 00:30:41 New Century Financial Services, Attn: Pressler & Pressler, 16 Wing Drive, Cedar Knolls, NJ 07927-1007  
516238128 EDI: RMSC.COM Jun 07 2018 12:00:00 SYNCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516238130 The Bank of New York Mellon, Attn: Parker McCay, P.A.  
516238118\* +Internal Revenue Service, Department of the Treasury, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc, ASSET-BACKED CERTIFICATES. SERIES 2006-25 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald V. Biase dbiase4236@gmail.com, dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Glenn R Reiser on behalf of Joint Debtor Andrew S. Morris greiser@new-jerseylawyers.com, r.gr75895@notify.bestcase.com  
Glenn R Reiser on behalf of Debtor Denisse H. Morris greiser@new-jerseylawyers.com, r.gr75895@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc, ASSET-BACKED CERTIFICATES. SERIES 2006-25 kmcdonald@blankrome.com, bkgroup@kmlawgroup.com

TOTAL: 6